ECCLESIA LAW

FORM 1099-B BARTER EXCHANGE AS AN ALTERNATIVE TO 1099-OID FOR SIGNATURE CREDIT TAX REDIRECTION

Date: 14th July 2026

Executive Summary

This report provides deep research into whether a 98-series foreign grantor trust could file Form 1099-B (Proceeds from Broker and Barter Exchange Transactions) as an alternative to Form 1099-OID to recoup signature credit from debt securities such as mortgages. The report examines:

1. Whether the payer's Form 945 tax module is connected to 1099-B filings
2. If not connected to 945, which tax module the payer would use for backup withholding on 1099-B transactions
3. Whether the $2,000,000 JCT threshold under IRC § 6405 could be bypassed by using 1099-B instead of 1099-OID

Key findings:

1. **Form 1099-B and Form 945 ARE connected** backup withholding on 1099-B transactions (including barter exchanges) is remitted by the payer via Form 945 (MFT 16), the same module used for 1099-OID backup withholding. The 945 module is the universal nonpayroll withholding repository.
2. **The JCT $2,000,000 threshold under IRC § 6405 CANNOT be bypassed** by switching from 1099-OID to 1099-B. The threshold applies to the total refund amount claimed by the trust, regardless of which information return form generated the withholding claim.
3. **Form 1099-B presents significant structural disadvantages** compared to 1099-OID for the Clifford Protocol, including: loss of the Section 20 "fill up" function, absence of the OID statutory framework, and a fundamentally different income characterization (capital gains vs. OID interest income).
4. **The barter exchange theory is theoretically coherent but operationally undeveloped** while the concept of exchanging "signature energy" (service) for "securitized instruments" (property) fits the barter exchange framework under IRC § 6045, there is no documented operational protocol for executing this within the Clifford Protocol architecture.

Part 1 — The Structural Architecture of Form 1099-B vs Form 1099-OID

1.1 What Each Form Reports

Form 1099-OID (Original Issue Discount):
Purpose: Reports OID income — the excess of a debt instrument's stated redemption price at maturity over its initial issue price

Box 1: Original issue discount for the year
Box 4: Federal income tax withheld (backup withholding)
Statutory basis: IRC § 1273 (OID definition), IRC § 6041 (information reporting), IRS Publication 1212 (nominee reporting mandates)
Income characterization: Interest-like income (ordinary income)
Payer-side module: Form 945 (MFT 16) — backup withholding on OID is remitted here

Form 1099-B (Proceeds from Broker and Barter Exchange Transactions):
Purpose: Reports proceeds from the sale or exchange of securities AND barter exchange transactions
Box 1d: Proceeds (gross proceeds from the sale/exchange)
Box 4: Federal income tax withheld (backup withholding) **this box exists on Form 1099-B**
Statutory basis: IRC § 6045 (returns regarding payments of proceeds and barter exchanges)
Income characterization: Capital gains/losses (for securities sales) or ordinary income (for barter exchanges)
Payer-side module: Form 945 (MFT 16) — **backup withholding on 1099-B transactions is ALSO remitted here**

1.2 The Critical Finding: Form 945 IS the Universal Backup Withholding Module

A common misconception is that Form 1099-B might connect to a different tax module than Form 1099-OID. This is **not the case**. IRS Form 945 (Annual Return of Withheld Federal Income Tax) is the **universal nonpayroll withholding repository** on the Business Master File. It captures backup withholding from **ALL** information return types, including:

Information Return | Income Type | Backup Withholding Remitted Via

Form 1099-OID | Original Issue Discount | **Form 945 (MFT 16)** |
Form 1099-B | Broker proceeds / Barter exchange | **Form 945 (MFT 16)** |
Form 1099-INT | Interest income | **Form 945 (MFT 16)** |
Form 1099-DIV | Dividend income | **Form 945 (MFT 16)** |
Form 1099-MISC | Miscellaneous income | **Form 945 (MFT 16)** |
Form 1099-NEC | Nonemployee compensation | **Form 945 (MFT 16)** (if backup withholding applies) |
Form 1099-R | Pensions/annuities | **Form 945 (MFT 16)** |

This means: If a foreign grantor trust files a corrective Form 1099-B claiming backup withholding in Box 4, the IRS Algorithm 810 would **still** cross-reference the claim against the payer's Form 945 module. The 945 module is not form-specific it is the **single consolidated withholding ledger** for all nonpayroll backup withholding.

1.3 Why There Is No Alternative Tax Module for 1099-B Backup Withholding

The IRS Master File Transaction (MFT) code architecture is strictly segregated:

MFT Code | Tax Module | Form | Scope |

MFT 16 | Form 945 | Nonpayroll withholding | **ALL** backup withholding (OID, interest, dividends, broker proceeds, barter, miscellaneous) |
MFT 01 | Form 941 | Payroll withholding | Employment taxes only (Social Security, Medicare, wage withholding)
MFT 30 | Form 1040 | Individual income tax | Personal income tax assessments and refunds |
MFT 02 | Form 1120 | Corporate income tax | Corporate profit taxation and overpayments |

There is **no separate MFT code** for 1099-B backup withholding. It all flows through MFT 16 (Form 945). This is by design — the IRS consolidated all nonpayroll withholding into a single module to simplify administration and prevent the type of fragmentation that could occur if each information return type had its own withholding ledger.

Implication for the Clifford Protocol: A 1099-B filing would face the **identical** Algorithm 810 matching requirement against the payer's Form 945 module as a 1099-OID filing. The cross-modular transfer mechanism under Revenue Procedure 2002-26 would be **equally necessary** to fund the underfunded 945 module before the claim could clear.

Part 2 — The Barter Exchange Theory Applied to Debt Securities

2.1 The Barter Exchange Framework Under IRC § 6045

Under IRC § 6045(a), every person engaged in a trade or business who makes a payment in the course of that trade or business to another person in excess of $600 as proceeds in a barter exchange must file an information return. IRC § 6045(c)(1) defines a "barter exchange" as:

*"any organization of members providing property or services who jointly contract to trade or barter such property or services."**

A barter exchange occurs when **property or services are exchanged without the use of currency**. The fair market value (FMV) of the goods or services received is taxable income to the recipient.

2.2 The Signature Credit Barter Theory

Within the Clifford Protocol framework, the barter exchange theory would work as follows:

The Exchange:
Service provided by the living person: The biological signature energy that funded the bank's credit creation (**ex nihilo** monetization)
Property received by the bank: The securitized mortgage note (the negotiable instrument), pooled into CUSIP-assigned tranches and traded on the secondary market
The barter: The "exchange" of signature energy (service) for the securitized instrument (property) — conducted without the use of genuine currency (since the credit was created ***ex nihilo***)

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice

The 1099-B Filing:
The 98-series foreign grantor trust, as HDC, would file a corrective Form 1099-B reporting the "liquidation" or "proceeds" of the original security
Box 1d (Proceeds) would report the face value of the instrument
Box 4 (Federal income tax withheld) would report the 24% backup withholding amount

2.3 Why This Theory Is Structurally Weaker Than 1099-OID

Despite its theoretical coherence, the barter exchange approach has **significant structural weaknesses** compared to the 1099-OID pathway:

Weakness 1: Loss of the OID Statutory Framework
The entire Clifford Protocol is built on the mathematical framework of IRC § 1273 (OID definition) and IRS Publication 1212 (nominee reporting for OID instruments). The OID framework provides:
A clear statutory definition of the income being reported (excess of redemption price over issue price)
A mathematical formula that produces the full-face value as reportable income (when issue price = zero)
A specific nominee reporting mandate under Publication 1212
Direct alignment with the "fill up" function under Section 20 of the Bills of Exchange Act 1882

Form 1099-B does not invoke the OID statutory framework. Instead, it invokes IRC § 6045 (barter exchange reporting), which has **no equivalent nominee reporting mandate** comparable to Publication 1212. The nominee middleman concept is specifically codified in Publication 1212 for OID instruments — there is no parallel publication that establishes nominee reporting obligations for barter exchanges.

Weakness 2: Income Characterization Problem
1099-OID reports **OID income** (interest-like, ordinary income) — this directly triggers the backup withholding obligation under IRC § 3406(a)(1)(b) because the payee's TIN is absent
1099-B reports **proceeds** from the sale/exchange of securities — this is typically characterized as **capital gains/losses**, not ordinary income
Capital gains are subject to backup withholding **only if** the payee's TIN is absent or incorrect AND the payee has received a notice of backup withholding
The backup withholding trigger for 1099-B is **less automatic** than for 1099-OID

Weakness 3: The "Proceeds" Concept vs the "OID" Concept
Form 1099-B Box 1d reports "Proceeds" — this is the **gross amount realized** from the sale or exchange of a security
For the barter exchange theory to work, the trust would need to demonstrate that the "proceeds" of the barter exchange (the FMV of the property/services exchanged) equals the face value of the mortgage instrument
This requires proving that the signature energy was "exchanged" for the securitized instrument — a commercial law argument that is less direct than the OID argument (which simply relies on the mathematical formula: OID = FV − $0)

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice

Weakness 4: No Section 20 "Fill Up" Function

The 1099-OID filing performs the critical "fill up" function under Section 20 of the Bills of Exchange Act 1882 — completing the inchoate instrument. Form 1099-B does not perform this function because it reports a **completed transaction** (sale/exchange) rather than completing an **inchoate instrument**. The "fill up" doctrine is specifically tied to the concept of an inchoate negotiable instrument that is "converted into a bill" — this aligns with OID reporting, not with barter exchange reporting.

Weakness 5: The Nominee Reporting Mandate Is OID-Specific

IRS Publication 1212's nominee reporting mandate states:

""If you are the holder of an OID debt instrument... but you are not the true owner, you are a nominee. If you receive a Form 1099-OID that includes amounts belonging to another person, you must file a Form 1099-OID... to show the proper distributions of the OID and any withheld tax."**

This mandate is **specific to OID instruments.** There is no equivalent mandate in any IRS publication that requires nominees to file corrective 1099-B forms for barter exchange proceeds. The legal foundation for the corrective filing — the nominee's statutory obligation — is significantly weaker under 1099-B.

Part 3 — The $2,000,000 JCT Threshold: Can 1099-B Bypass It?

3.1 The Threshold Is Form-Agnostic

The $2,000,000 JCT review threshold under IRC § 6405 is **not tied to any specific information return form**. The statute reads:

*"No refund or credit of any income tax... in excess of $2,000,000 shall be made until after the Joint Committee on Taxation has had an opportunity to review such refund or credit."**

The threshold applies to the **total refund or credit amount** claimed by the taxpayer (the trust), regardless of:
Which information return form generated the withholding claim (1099-OID, 1099-B, 1099-INT, etc.)
How many separate information returns were filed
What type of income the withholding was associated with

This means switching from 1099-OID to 1099-B does NOT bypass the JCT threshold. If a 98-series trust files a 1099-B claiming $3,000,000 in backup withholding, the IRS will **still** be required to submit the claim to the JCT for review before releasing the funds.

3.2 Why the Threshold Cannot Be Circumvented by Form Selection

The JCT review process is triggered by the **refund amount on the Form 1041 fiduciary return**, not by the information return form that generated the withholding. The process works as follows:

1. The trust files corrective 1099-B (or 1099-OID) reporting backup withholding in Box 4
2. The IRS posts the information return to the IRMF
3. The trust files Form 1041 claiming a refund of the reported withholding
4. **At this point** the IRS system checks the **total refund amount** on the 1041
5. If the refund exceeds $2,000,000, the JCT review is triggered **regardless of whether the withholding was reported on 1099-OID or 1099-B**

The form selection (1099-OID vs 1099-B) affects:
How the income is characterized (OID vs. capital gains/barter proceeds)
Which statutory framework applies (IRC § 1273 vs. IRC § 6045)
Whether the nominee reporting mandate of Publication 1212 applies

But the form selection does **NOT** affect:
Whether the $2,000,000 JCT threshold applies
Whether Algorithm 810 checks the 945 module
Whether the cross-modular transfer under Rev. Proc. 2002-26 is required
Whether the TC 810 freeze will be triggered

3.3 Could the Income Characterization Create a Different Refund Pathway?

One theoretical argument is that 1099-B, by characterizing the transaction as a **barter exchange** (ordinary income) rather than **OID** (interest income), might create a different refund pathway that somehow avoids the JCT threshold. This argument fails for two reasons:

Reason 1: The refund is still a withholding refund.
Regardless of whether the income is characterized as OID interest or barter exchange income, the refund being claimed is a refund of **federal income tax withheld** (backup withholding). All backup withholding refunds flow through the same Form 1041 fiduciary return and are subject to the same $2,000,000 threshold.

Reason 2: Capital losses do not generate withholding refunds.
If the 1099-B transaction is characterized as a **capital loss** (sale of security for less than basis), this generates a **capital loss deduction**, not a withholding refund. Capital losses can offset capital gains and up to $3,000 of ordinary income, but they do not generate a refund of previously withheld taxes. The only way to get a refund from a 1099-B filing is through **Box 4 (federal income tax withheld)** which brings us back to the same backup withholding refund pathway that is subject to the JCT threshold.

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice

3.4 The Aggregation Rules Apply Equally

The aggregation rules of IRC § 643(f) prevent splitting a large claim across multiple trusts to stay below the $2,000,000 threshold. These rules apply regardless of whether the claim is based on 1099-OID or 1099-B:

*"Two or more trusts must be aggregated and treated as a single unified trust for federal income tax purposes if they share substantially the same grantor(s) and primary beneficiary(s), and if a principal purpose for establishing the multiple trusts is the avoidance of federal income tax."**

Switching from 1099-OID to 1099-B does not change the aggregation analysis. If multiple trusts with the same grantor and beneficiary each file 1099-B claims of $1.9 million (just below the threshold), the IRS can still aggregate them and trigger JCT review.

Part 4 — The 945 Module Connection for 1099-B Transactions

4.1 How Backup Withholding Works for 1099-B Transactions

When a broker or barter exchange makes a payment subject to backup withholding:

1. **The broker/barter exchange withholds 24%** of the payment (under IRC § 3406)
2. **The broker remits the withheld amount to the U.S. Treasury** via **Form 945** (not Form 941, which is for payroll)
3. **The broker reports the payment and withholding on Form 1099-B** (Box 1d for proceeds, Box 4 for federal income tax withheld)
4. **The recipient claims the withholding** as a credit on their tax return (Form 1041 for a trust)

The Form 945 module (MFT 16) is the **same module** whether the withholding originated from:
A 1099-OID transaction (OID income)
A 1099-B transaction (broker proceeds or barter exchange)
A 1099-INT transaction (interest income)
A 1099-DIV transaction (dividend income)

4.2 Algorithm 810 Matching for 1099-B

If a 98-series trust files a corrective Form 1099-B claiming backup withholding in Box 4, Algorithm 810 would execute the **same** cross-reference as for a 1099-OID:

Algorithm 810 "Perfect Match" Logic (applies to ALL information returns with Box 4 withholding):
Information Return Box 4 (withholding claimed by trust) $\leq$ Form 945 module deposit (withholding remitted by payer)

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice

The algorithm checks:
1. **Payer's EIN** matches the bank's corporate EIN
2. **The specific CUSIP or identifier** links to the payer's 945 record
3. **The withholding amount claimed** must be ≤ the verified physical deposits in the 945 module

There is no separate algorithm or matching pathway for 1099-B transactions. The IRS processes all backup withholding claims through the same IRDM (Information Return Document Matching) system and the same Form 945 module.

4.3 The Cross-Modular Transfer Would Still Be Required

Because the payer's Form 945 module is the **same underfunded shell** regardless of whether the claim is based on 1099-OID or 1099-B, the cross-modular transfer under Revenue Procedure 2002-26 would be **equally necessary**:

The fiduciary would still need to verify the 945-module balance via Form 4506-T
The fiduciary would still need to command the cross-modular transfer from Form 1120 to Form 945
The shortfall formula ($C = A - B$) would still apply
The TC 810 freeze would still be triggered if the 945 module is underfunded

Switching to 1099-B provides no operational advantage in terms of the 945-module connection. The same obstacles exist, and the same solutions (cross-modular transfer) are required.

Part 5 — Comparative Analysis: 1099-OID vs 1099-B for the Clifford Protocol

Form 1099-OID | Form 1099-B |
Statutory framework | IRC § 1273 (OID) + Publication 1212 (nominee reporting) | IRC § 6045 (barter exchange/broker proceeds) — **no nominee reporting mandate** |
Nominee reporting mandate | **YES** — Publication 1212 explicitly requires nominees to file corrective 1099-OID **NO** — no equivalent mandate for barter exchange nominee reporting |
Income characterization | OID income (interest-like, ordinary income) — directly triggers backup withholding | Capital gains/losses (securities) or ordinary income (barter) — backup withholding trigger is less automatic |
Box 4 (federal income tax withheld) | **YES** — exists | **YES** — exists |
945 module connection | **YES** — backup withholding remitted via Form 945 (MFT 16) | **YES** — backup withholding remitted via Form 945 (MFT 16) — **same module** |
Algorithm 810 matching | Checks 1099-OID Box 4 against 945 module | Checks 1099-B Box 4 against 945 module — **same algorithm** |
Cross-modular transfer required? | **YES** — 945 module is underfunded | **YES** — 945 module is underfunded **same obstacle** |
Section 20 "fill up" function | **YES** — completes the inchoate instrument as OID debt instrument | **NO** — reports a completed transaction, does not "fill up" an inchoate instrument |

JCT $2M threshold bypass? | **NO** — threshold applies to refund amount | **NO** — threshold applies to refund amount — **same constraint** |
Aggregation rules (IRC § 643(f)) | Applies | Applies — **same constraint** |
Mathematical formula | OID = FV − $0 = FV (clean, statutory) | FMV of barter exchange = ? (requires proving the exchange value) |
Fiduciary defense to JCT | Fully developed (verified 945 deposits + FGT autonomy + OID statutory framework)
Not developed — would require building a new defense based on barter exchange law |
Protocol preference | **PRIMARY** — explicitly favored | **ALTERNATIVE** — theoretically possible but operationally inferior |

Part 6 — Theoretical Scenarios Where 1099-B Might Offer an Advantage

Despite the structural disadvantages, there are two theoretical scenarios where 1099-B might offer a marginal advantage:

6.1 Scenario 1: The "Liquidation" Theory

If the 98-series trust characterizes the signature credit recoupment not as OID income but as the **"liquidation" of the original security** (the mortgage note), Form 1099-B could theoretically report:

Box 1a (Date of acquisition): The date the signature was executed
Box 1b (Date of sale or exchange): The date the corrective filing is made
Box 1d (Proceeds): The face value of the instrument
Box 1e (Cost or other basis): $0 (because the credit was created **ex nihilo**)
Box 2 (Box checked for short-term or long-term): Depending on holding period
Box 4 (Federal income tax withheld): The 24% backup withholding amount

The advantage: The "cost basis" of $0 and "proceeds" equal to the full face value would generate a **capital gain** equal to the full-face value — mathematically equivalent to the OID calculation but characterized differently.

The disadvantage: This characterization abandons the OID framework entirely, losing:
The Publication 1212 nominee reporting mandate
The Section 20 "fill up" function
The clean mathematical formula (OID = FV − $0)
The existing fiduciary defense framework

6.2 Scenario 2: Multiple Form Types for Different Income Streams

A trust could theoretically file **both** 1099-OID and 1099-B for different aspects of the same transaction:
1099-OID for the OID income component (the discount between zero issue price and face value)
1099-B for the "liquidation" or "proceeds" component (the sale/exchange of the security)

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice

The advantage: This could theoretically spread the withholding claim across two different income characterizations.

The disadvantage: Both claims would still be verified against the **same** Form 945 module, and the **total refund** would still be subject to the $2,000,000 JCT threshold. Filing both forms does not create two separate refund pathways it creates two information returns that feed into the same Form 1041 refund calculation.

Part 7 — Conclusions

7.1 The 945 Module Connection Is Universal

Form 1099-B transactions are connected to the same Form 945 tax module as 1099-OID transactions. There is no alternative tax module for backup withholding on 1099-B transactions. The Form 945 (MFT 16) is the universal nonpayroll withholding repository. If a 98-series trust files a corrective 1099-B claiming backup withholding, Algorithm 810 will still cross-reference the claim against the payer's Form 945 module, and the cross-modular transfer under Revenue Procedure 2002-26 will still be required.

7.2 The JCT Threshold Cannot Be Bypassed

The $2,000,000 JCT threshold under IRC § 6405 cannot be bypassed by switching from 1099-OID to 1099-B. The threshold applies to the total refund amount claimed on the Form 1041 fiduciary return, regardless of which information return form generated the withholding claim. The aggregation rules of IRC § 643(f) apply equally to both forms.

7.3 1099-B Is Structurally Inferior to 1099-OID

Form 1099-B presents **significant structural disadvantages** compared to 1099-OID for the Clifford Protocol:

1. **No nominee reporting mandate** Publication 1212's nominee reporting requirement is specific to OID instruments; there is no equivalent for barter exchanges
2. **No Section 20 "fill up" function 1**099-B reports a completed transaction, not an inchoate instrument being completed
3. **Weaker backup withholding trigger** OID income automatically triggers backup withholding when the TIN is absent; barter exchange income has a less automatic trigger
4. **Different income characterization** capital gains/barter proceeds vs. OID interest income, requiring a different legal framework
5. **No operational protocol** the technical papers do not describe a specific operational pathway for using 1099-B within the Clifford Protocol

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice

ECCLESIA LAW

7.4 The 1099-B Remains a Theoretical Alternative Only

Form 1099-B remains a **theoretical alternative** that could be explored in future protocol development, but it offers **no operational advantage** over 1099-OID for the current Clifford Protocol. The same 945 module obstacles exist, the same JCT threshold applies, and the legal framework is significantly weaker. The 98-series foreign grantor trust should continue to use Form 1099-OID as the primary filing mechanism, with 1099-B held in reserve as a potential supplementary or alternative form for specific scenarios that may emerge in future protocol iterations.

References

Reference | Source |
IRC § 1273 | Original Issue Discount definition |
IRC § 6045 | Returns regarding payments of proceeds and barter exchanges |
IRC § 3406(a)(1)(b) | Backup withholding trigger (absent/incorrect TIN) |
IRC § 6405 | JCT review threshold for refunds exceeding $2,000,000 |
IRC § 643(f) | Multiple-trust aggregation rules |
Treasury Regulation § 31.3406(d)-5 | Backup withholding at 24% flat rate |
IRS Publication 1212 | Guide to OID Instruments — nominee reporting mandates (OID-specific) |
IRS Form 945 Instructions | Annual Return of Withheld Federal Income Tax — universal nonpayroll withholding module |
IRS Form 1099-B Instructions | Proceeds from Broker and Barter Exchange Transactions |
IRS Form 1099-OID Instructions | Original Issue Discount |
IRS IRM 3.10.73 | Batching and Numbering — DLN structure |
IRS IRM 5.1.10.5.3 | Taxpayer right to designate application of voluntary payments |
Revenue Procedure 2002-26 | Application of voluntary partial payments |
UCC § 3-203 | Transfer of instrument; rights acquired by transfer |
UCC § 3-302 | Holder in Due Course definition |
Bills of Exchange Act 1882, § 20 | Inchoate instruments and "fill up" authority |

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice